Branches running in Losses

2764. SHRI RAHASBIHARI BARIK: Will the Minister of FINANCE be pleased to state:

(a) whether Government have a proposal to privatise the bank branches which are running at loss; and

(b) if so, what are the State and territory-wise details of the branches which are running at loss?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY): (a) There is no proposal under consideration to privatise loss making bank branches.

(b) The State and territory-wise details of bank branches which are running at loss is given in the Statement.

Statement

State/Union Territory-wise details of loss making branches of public sector banks

Sl. No.	Names of the State/Union Territories	Total number of loss making branches
1.	Andaman and Nicobar Island	15
2.	Andhra Pradesh	903
3.	Arunachal Pradesh	21
4.	Assam	427
5.	Bihar	969
6.	Chandigarh	16
7.	Dadra, Nagar Haveli	1
8.	Daman and Diu	2
9.	Delhi	100
10.	Goa	71
11.	Gujarat	777
12.	Haryana	209
13.	Himachal Pradesh	250
14.	Jammu and Kashmir	148
15.	Karnataka	1242
16.	Kerala	412
17.	Lakshadweep	7
18.	Madhya Pradesh	986
19.	Maharashtra	1771
20.	Manipur	41
21.	Meghalaya	76
22.	Mizoram	13
23.	Nagaland	35
24.	Orissa	724
25.	Pondicherry	13
26.	Punjab	238
27.	Rajasthan	458
28.	Sikkim	23
29.	Tamilnadu	785
30.	Tripura	41
31.	Uttar Pradesh	1078
32.	West Bengal	1400
	Total	13,252

Cases Against Officers of Allahabad Bank

2765. SHRI RAM RATAN RAM: Will the Minister of FINANCE be pleased to state:

(a) the names, designations and brief details of cases of Officers of the Allahabad Bank, against whom enquiries are pending for violating the norms and guidelines laid down for sanctioning and disbursing loans;

(b) the details of officers against whom enquiries have been completed alongwith the details of action taken;

(c) what is the amount of non-productive assets of the Allahabad Bank which have become so due to the reasons mentioned in (a) and (b) above; and

(d) what precautions the bank has decided to take to prevent such irregular sanctions of loans?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY): (a) The information furnished by Allahabad Bank is at Statement-I. (*see* below)

(b) The information furnished by Allahabad Bank is at Statement-II. (*see* below)

(c) As on 31.3.1994, the total non-productive assets of the bank was assessed at Rs. 1025.03 crores. Information regarding the non-productive

assets owing to reasons mentioned at (a) & (b) above is not readily available.

(d) The bank has already laid down various systems/rules/norms and procedures for sanction and disbursal of loans and advances which are also supplemented through various instructions, besides prescribing distinct and definite guidelines on lending powers and use of discretionary authority at various levels. The field functionaries are required to submit quarterly returns of sanctioning and allowing advances. There is also a system of Regular and Short Inspection/Audit of Branches/Offices of the Bank with a view to exercising effective supervision and control over the use of discretionary power of lending. There are preventive measures which also include visits by Higher Authorities etc. The vigilance machinery of the Bank has also become active in curbing of financial indiscipline. Bank executives retiring in the next six months have been debarred from using their lending powers singly. The bank, time and again, reiterates that non-observance of prescribed procedures and safeguards, laxity in sanction, disbursement and post-sanction follow-up of credit facilities and non-compliance with the terms of sanction will be viewed seriously and appropriate action taken against the erring officials.

Statement-I

List of Cases of Officers of Allahabad Bank against whom enquiries are pending for violation of norms and guidelines laid down for sanctioning and disbursing of loans as on 30.6.1994

Sl. No.	Names	Designation	Brief details of cases
1.	Shri Sisir Kumar Nag	Ex-Manager, Bowbazar Branch	Alleged to have released advances uauthorisedly/negligently in an irregular manner in cash credit account of a party against pledge of Brasso-Bronze powder without undertaking test check of chemicals so pledged which subsequently found to be spurious.
2.	Shri Kaptan Rai	Ex-Manager, Ballia Branch	Alleged to have committed certain irregularities/lapses in the matter of issuance of guarantee violating Bank's prescribed norms and procedures as also allowed advance to the tune of Rs. 25 lakhs to 159 borrowers against cold storage receipt in contravention of Bank's established norms and procedures.
3.	Shri Praveen Srivastsava	Ex-Manager, Kamarhatti Br.	Alleged to have allowed advances violating bank's norms/procedures as also allowed overdrawings in some of the borrowal accounts irregularly under Govt. sponsored scheme.
4.	Shri A.K. Bose	City Office, Lucknow	Alleged to have sanctioned/disbursed advances to certain borrowers under DRI scheme and handled the general advances portfolio in a reckless manner.
5.	Shri A.K. Sinha	Ex-Manager, Asansol Br.	Alleged to have allowed advances in excess of authority vested on him, exceeded sanctioned limits in few loan accounts and allowed a number of accounts to become barred by limitation during his tenure at the branch.
6.	Shri K.K. Tandon	Kachuwa and Sheetalganj Branches	Alleged to have acted in an irregular/negligent manner in handling/allowing loans/advances concerning minor irrigation scheme/IRDP/SCP Schemes. He also sanctioned loans on the date prior to resuming charge at Sheetalganj Branch on 18.4.90.
7.	Shri Y.V. Raghava Rao	Ex-Manager, Secunderabad Br. (A.P.)	Alleged to have concealed facts while recommending an advance proposal as also extended undue facilities to certain parties.

Sl. No.	Names	Designation	Brief details of cases
8.	Shri K.K. Ganguly	Ex-Manager, Dunlop Bridge Branch, Calcutta	Shri Ganguly has allowed advances irregularly and unauthorisedly to various parties in absence of and/or in excess of discretionary power flagrantly violating the bank's lending principles, norms and standing, integrity, credit worthiness as also repaying capacity of borrowers.
9.	Shri R.N. Dutta	Ex-Manager, B.K. Pal Avenue Branch, Calcutta	While functioning as manager, B.K. Pal Avenue branch, Shri R.N. Dutta, is alleged to have allowed advances irregularly and unauthorisedly to certain borrowers violating the banks lending norms/procedures.
10.	Shri S.L. Tewari	Ex-Manager, Kolua Kalan Br.	Alleged to have allowed advances irregularly/unauthorisedly violating Bank's norms/procedures.
11.	Shri D.N. Chopra	Ex-Manager, South Extension, New Delhi	Alleged to have allowed advances in an irregular/unauthorised manner violating bank's norms and procedures.
12.	Shri Balasubramanian	Ex-Chief Manager, Juhu Vile Parle Branch	Alleged to have committed certain irregularities/lapses in unduly accommodating a party already enjoying credit limits in the name of sister/associated concern.
13.	Shri Raj Narain	Ex-Chief Manager, Civil Lines Br.	Alleged to have sanctioned disbursed advances to certain borrowers in an irregular/unauthorised manner.
14.	Shri B.N.P. Sinha	Ex-Manager, Purana Bhojpur Br.	Alleged to have misused abused official position and irregularly allowed 24 tractor advances.

Statement-II

Details of officers against whom Enquires have been completed and action taken (from 1-10-93 to 30-3-94)

Sl. No.	Name and designation of officer	Action taken
1.	2	3
1.	Shri V.K. Rathore, Ex-Manager Kishanpole Branch, Jaipur (Scale-I)	"Lowering of Basic Pay by one stage" in terms of Regulation 4(e).
2.	Shri Joginder Singh Kukreja, Ex-Manager, Kapurthala Branch, (Scale-III)	'Censure' in terms of Regulation 4(a).
3.	Shri Nirmal Kumar Nandi, Ex-Manager, Duttapara Branch (Scale-I)	'Lowering the Basic Pay by one stage' in terms of Regulation 4(e).
4.	Shri R.N. Prasad, Ex-Manager, Biharsharif Branch (Scale-II)	'Lowering down from MMG Scale-II to JMG Scale-I' in terms of Regulation 4(e) and his basic pay has been fixed to the maximum of JMG Scale-I.
5.	Shri Abhijit Roy, Ex-Manager, Tollygunge, Gariahat and College Street Market Branches (Scale-II)	'Lowering the scale from MMG Scale-II to JMG Scale-I' and fixing his basic pay at Rs. 3,780/- per month.
6.	Shri Jagdish, Ex-Manager, Harraiya Satgharwa Branch (Scale-I)	"Lowering down of Basic Pay by 4 stages" in terms of Regulation 4(e).
7.	Shri P.K. Anand, Ex-Manager, Hardoi Branch, (Scale-II)	'Censure' in terms of regulation 4(a).
8.	Shri Dulal Chandra Chakraborty, Ex-Manager, M.K. Road (Howrah) Branch (Scale-III)	'Lowering the Basic pay by one stage' in terms of Regulation 4(e).

Sl. No.	Name and designation of officer	Action taken
1.	2	3
9.	Shri Kamal Singh, Ex-Manager, Kharwahiya Branch, (District Kheri) (Scale-I)	'Withholding of 2 increments with cumulative effect' in terms of Regulation 4(e).
10.	Shri N.C. Gorai, Ex-Manager, Bankura Branch (Scale-I)	'Withholding of two annual increments without cumulative effect' in terms of Regulation 4(b).
11.	Shri Swapan Kumar Deysarkar, Ex-Manager, Gati Branch (Scale-I)	'Reduction to a lower stage by 5 stages' in terms of Regulation 4(e).
12.	Shri Sandeep Sengupta, Ex-Manager, Ranikuthi Branch, Calcutta.	'Censure' in terms of Regulation 4(a)
13.	Shri Amiya Chakraborty, Ex-Manager, Howrah M.K. Road Branch, Dharamtolla Street Branch and Hawrah Branch.	'Censure' in terms of Regulation 4(a)
14.	Shri G.K. Bansal, Ex-Manager, Dhubri Branch.	'Censure' in terms of Regulation 4(a).
15.	Shri Ashok Kumar, Ex-A.F.O., Nighasan Branch.	'Lowering down of basic pay by one stage' in terms of Regulation 4(a).
16.	Shri B.N. Khanna, Ex-Officer-in-charge, Tribune Extension.	'Censure' in terms of Regulation 4(a).
17.	Shri V.N. Sharma, Ex-Manager, Badwar Branch.	'Lowering down of Basic Pay by 4 stages' in terms of Regulation 4(e).
18.	Shri V.N. Singh, Ex-Manager, Dhaurahara Ghat.	'Lowering down of Basic Pay by 3 stages' in terms of Regulation 4(e).
19.	Shri A.K. Tandon, Ex-Manager, Bhownapur Ramgarhi.	'Lowering down of Basic Pay by 4 stages' in terms of Regulation 4(e).

Sardar Sarovar Project

2766. SHRI CHIMANBHAI MEHTA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that World Bank President has favourably assessed the Sardar Sarovar Project on Narmadad River;

(b) whether in view of this development Government would draw the attention of the World Bank to resume uninterrupted aid flow;

(c) whether Government have taken steps on above lines; and

(d) if so, the details thereof and if not, the reasons thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY): (a) and (b) Government of India is not aware of any favourable assessment of the Sardar Sarovar Project on the Narmada River by World Bank with a view to resume uninterrupted Bank asssitance.

(c) and (d) Do not arise.

Settlement of Claims for Export and Engineering Goods

2767. SHRI VIRENDRA KATARIA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that funds have not been released by Government in settlement of the claims made in respect of exports of engineering goods till 31st March, 1994;

(b) what are the reasons for this inordinate delay;

(c) by when Government propose to release the fund to clear the outstanding